

IN CLAIMS

Claims 1-17 cancelled in prior amendment

- 5 18. (currently amended) A privacy payment system for restaurant merchants in a restaurant ~~[[payments]]~~ that provides privacy of customer bankcard data, comprising:
- a. a restaurant bill that shows a payment amount and an encoded service code, the code encodes ~~[[embeds]]~~ a merchant number identification to a third party
10 central system;
 - b. a wireless device of a customer with, (i) means for entering the code, a payment amount, and an optional tip into the device, and (ii) means for sending the data to the central system which pre-stores customer data and merchant data;
 - c. central system means for identifying the customer and processing a
15 payment request from the customer to the merchant by retrieving customer and merchant data and submitting a payment transaction request to an existing payment authorization network;
 - d. central system means for receiving a payment approval record and sending payment approval notification to the customer on the wireless device;
 - 20 e. central system means for sending payment approval notification to a merchant computer system, wherein the payment transaction request to the central system having originated from the wireless device of the customer ~~[[did]]~~ not ~~[[originate]]~~ from the merchant computer system, ~~[[wherein,]]~~ the payment system maintains privacy of customer bankcard data from the merchant computer system and merchant
25 employees.
19. (previously presented) The system as in claim 18, further comprising:
- the central system stores (i) customer identification means, (ii) a plurality of
30 customer bank account data and (iii) wireless device notification means.

20. (previously presented) The system as in claim 19, further comprising:

the customer identification means using a personal number that is a combination of wireless device telephone number and a personal identification number that is entered into the wireless device.

21. (previously presented) The system as in claim 18, further comprising:

the central system stores merchant identification that identify the merchant to a payment authorization network and merchant computer system notification means.

22. (currently amended) The system as in claim 18, where the restaurant bill, further comprising:

the service code encodes ~~[[embeds]]~~ in addition to the merchant number identification, a table number and a server number, which may be used to track payments from customers by the central system and conveyed to the merchant computer system.

23. (previously presented) The system as in claim 18, further comprising:

a display terminal interfaced to the merchant computer system displays and updates payment status data using a plurality of fields from a group of fields that may include date, time, transaction reference, table number, server number, payment amount, tip and payment status.

24. (currently amended) A method of payment to ~~[[for]]~~ restaurant merchants ~~[[payments]]~~ that provides privacy of customer bankcard data, comprising the steps of:

a. presenting a restaurant bill that shows a payment amount and an encoded service code, the code encodes ~~[[embeds]]~~ a merchant number identification to a third party central system;

5 b. entering into a wireless device of a customer, (i) the code, a payment amount and an optional tip into the device, and (ii) sending the data to ~~[[a]]~~ the third party central system which pre-stores customer data and merchant data;

c. identifying the customer and processing a payment transaction from the customer to the merchant by the central system by retrieving customer and merchant data and submitting a payment transaction request to an existing payment authorization
10 network;

d. receiving a payment approval record by the central system ~~[[means]]~~ and sending payment approval notification to the customer on the wireless device;

e. sending payment approval notification to a merchant computer system, by the central system, wherein the payment request to the central system having originated
15 from the wireless device of the customer, ~~[[did]]~~ not ~~[[originate]]~~ from the merchant computer system, ~~[[wherein]]~~ the payment system maintains privacy of customer data from the merchant computer system and merchant employees.

25. (previously presented) The method as in claim 24, further comprising the steps
20 of:

storing by the central system (i) customer identification means, (ii) a plurality of customer bank account data, and (iii) wireless device notification means.

26. (previously presented) The method as in claim 25, further comprising the steps
25 of:

using a personal number that is a combination of wireless device telephone number and a personal identification number as the customer identification means that is entered into the wireless device.

30 27. (previously presented) The method as the central system in claim 24, further comprising the steps of:

storing in the central system, the merchant identification that identify the merchant to a payment authorization network and merchant computer system notification means.

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28. (currently amended) The method as in claim 24, where the restaurant bill, further comprising the steps of:

10 the service code encoding ~~[[embedding]]~~ in addition to the merchant number identification, a table number and a server number, which may be used to track payments from customers by the central system and conveyed to the merchant computer system.

15 29. (previously presented) The method as in claim 28, further comprising the steps of:

displaying and updating the payment status data on a display terminal interfaced to the merchant computer system, using a plurality of fields from a group of fields that may include, date, time, transaction reference, table number, server number, amount, tip, and payment status.

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30. (currently amended) A privacy payment system for restaurant merchants comprising:

25 (a) a customer wireless device means for origination of a payment request for payment of a bill to a restaurant merchant, the bill encoded with a service code that encodes a merchant number identification to a third party central system, the wireless device having means for reading the code and for sending to a third party central ~~[[payment]]~~ system;

30 (b) third party central ~~[[payment]]~~ system processing means for processing the payment request with pre-stored customer data and merchant data using an existing

payment authorization network and ~~[[by not originating the payment request from a merchant computer system]]~~ forwards the payment approval to ~~[[the]]~~ a merchant computer system, wherein by not originating the payment request from the merchant computer system, the privacy payment system maintains privacy of customer bankcard data from the merchant computer system and merchant employees.

31. (currently amended) The privacy payment system as in claim 30, further comprising:

the payment request bill identifies a payment amount and ~~[[a]]~~ the service code ~~[[merchant identification number]]~~ as printed on the bill, from ~~[[a]]~~ the merchant computer system, and presented to the customer at the merchant's premises encodes a table number and a server number.

32. (currently amended) The privacy payment system as in claim 30, comprising:

the third party central system sending a payment approval notification to the customer on the wireless device, contemporaneously to notification to the merchant computer system.